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PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURSHIP IN INDIA - AN INVESTIGATIVE STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH

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ABSTRACT

Entrepreneurship among women in India is a recently fast growing concept. The Central and State Governments have initiated a number of measures in recent years for giving a great fillip to the cause of women entrepreneurship development by way of granting a variety of special concessions, incentives, subsidies, rebates and assistance of varied nature, financial, technical, organizational and managerial, etc. The banking sector also has been contributing its share for this cause. They have evolved a number of schemes of assistance to the benefit of women entrepreneurs. Several of the women entrepreneurs, who have set up industrial and commercial units with great optimism, are not able to achieve all their targeted goals. It is all because of plethora of problems they are confronted with in the course of promotion and development of their units. Several of these units have not been able to achieve the desired levels of operational efficiency and economic viability. With this backdrop, the researcher has made an attempt to evaluate the problems and prospects of women entrepreneurship in Chittoor District of Andhra Pradesh with the objectives to analyze the socio-economic profile, educational and family background of women entrepreneurs, to identify the reasons that made the women to become entrepreneurs, to ascertain the factors responsible for their success, to study the problems faced by them and to examine the prospects of women entrepreneurs. A survey has been conducted about the problems and prospects of the respondents in the district by using a well structured questionnaire. Based on the results of the survey some viable suggestions are offered for the betterment of women entrepreneurship in the district.

KEYWORDS

Motivational factors, Push pull factors, Women entrepreneur, Women enterprises.

INTRODUCTION

Economic development of the country essentially means a process by which the per capita income of that country changes upward over a period of time. Entrepreneurship plays a vital role in economic development through creation of utilities and generation of employment within a short period. The impetus for entrepreneurial ventures had come from industrialization in the developed nations by setting up large scale, technological, and sophisticated industries investing huge capital. Particularly, among the Asian countries, the concept of huge capital intensive industry has not only failed to solve their economic problems but also triggered off a spate of human and social problems. Stagnation of economy, widening inequality, staggering unemployment and under-employment and a volley of socio-cultural problems associated with urbanization plagued the Asian counties when they attempted to transplant Euro-American concept of Entrepreneurship in their countries. This experience has led these countries to follow the policy of encouraging individual small-scale ventures.

It has been accepted that entrepreneurship is an economic venture by which that lot of the people can be changed upward within a short period of time especially from the point of view of employment generation. Like other developing countries India has been endowed with abundant natural, biological and human resources. Technical progress of a country alone cannot lead to economic development unless the technology is used by the entrepreneurs. Entrepreneur organizes and puts to use of capital, labour and technology. It is true that entrepreneur is an agent of economic development of a country. Therefore, entrepreneurial awareness among the people in general and educated in particular is perhaps an urgent need. In India entrepreneurship will lead to generate more income, reduce the acute problem of unemployment, minimize the incidence of poverty, reduce the regional imbalance and increase the export trade and reduce the balance of payments to the possible extent.

Women in traditional societies are still confined to the four walls of home, children and family rituals. In a male dominated society, women are not equally treated by the partners. Women is a dynamic and dependable worker, who works without pay for 12 to 14 hours a day round the year, and yet is made to suffer the humiliating status of subordinate.

Those who involves in the activities of production and marketing of goods and services to generate profits enjoy a status of respect in society, whereas those engaged in social activities and necessary jobs for their livelihood that do not generate profits enjoy the status of second-class citizens of the nation (low social status). Most of the women, not only in India but throughout the world are associated with these kinds of jobs. To grant the equality status to the women India by the law has remained counter-balanced with social prejudices due to their self factors like lack of education, and lack of effective opportunity for employment. In spite of marked progress, Indian women have remained the nation's greatest untapped resources.

Despite all the hurdles, the modern Indian women have realized that their neglected power is at the core of their backwardness and hence the women have taken the great step of empowering themselves with the available resources to make their own decisions. Also women have recognized their importance and the role they have to play in the economic development of the nation which leads to their economic self-reliance. Today, women are at a historical compulsion to revise and redefine their values and roles at home and outside. A new economy, a new social order, and new ways of thinking, largely fashioned by Science and Technology, have emerged. The future belongs only to those who with assurance could shake hands with the widening global economy and adapt themselves to the faster pace of technological changes.

As our late Prime Minister Jawaharlal Nehru has aptly said, "You can tell the condition of a nation by looking at the status of its Women". That means the situation of women in general is closely related to the social, economic and cultural background of the country where she lives. Hence, it becomes very important for a developing country like ours to support women to emerge as entrepreneurs.

The organized sector in India, which employs an estimated 19 per cent of the total workforce, accounts for only an estimated 6 per cent of the female workers (Iyer, 1991). This means that 94 per cent of the female workforces are engaged in various informal sectors or in household activities. These informal activities including subsistence forming, petty trading and hawking, through wage employment in unregulated small enterprises or home based contract work for larger formal sector firms, to ownership of small business. In many developing countries there are more women than men in the informal sector (Chhabra, DFID Research Paper 1994).

The word 'entrepreneur' first appeared in the French language at the beginning of 16th century and was applied to leaders of military expeditions. **Richard Cantillon**, the first person who introduced the term, 'entrepreneur' to mean "an agent who buys means of production at certain prices in order to combine them into a product, which he is going to sell at prices that are uncertain at the moment at which he commits himself to his costs".

In the words of F. H. Knight, entrepreneurs are a specialized group of people who bear risks and deal with uncertainty and if a women takes the same uncertain risk of initiating a business, sustaining it and successfully running it by contributing to the nation's economic development in the form of capital formation, improvement in per capita income and balanced regional development, then she is the real '**undertaker of the business**' and a successful women entrepreneur. According to the Government of India, a women entrepreneur is defined as, "**an enterprise owned, controlled by a women having a minimum of financial interest of 51 per cent of capital and giving at least 51 per cent of employment generated in the enterprise to women**".

It is estimated that presently women entrepreneurs are about 10 per cent of the total entrepreneurs in India. It is also clear that this percentage is growing every year. If prevailing trends continue, it is not unlikely that in another five years, women will comprise 20 per cent of the entrepreneurial force in India (Shikha Sahai, 2005).

MOTIVATIONAL FACTORS FOR WOMEN ENTREPRENEURSHIP

In recent years there has been a lot of debate in the print and electronic media, parliament and other forums about the development of entrepreneurship amongst women. Due to various cultural and social reasons, women in different parts of India have different motives, aspirations, social status, needs and urges. Varied motivation needs and interests plunge in women entrepreneurs for establishing an enterprise. The most dominant motives are fulfillment of ambition and pursuits of own interests is evident in almost all women entrepreneurs.

Factors that normally make women to be entrepreneurs include:

1. Economic needs (To earn money);
2. As a challenge to satisfy some of their personality needs (Power, Achievement and Novel experience);
3. Educated women utilizing their knowledge gained;
4. Family occupation (Second generation entrepreneurs); and
5. As a leisure time activity.

The assessment of business management skill is essential for every women entrepreneur before she starts her business as it provides the knowledge of one's strengths and weaknesses. Management skills required for women entrepreneurs:

1. Finance-securing capital;
2. Dealing with people (especially with trade unions), Management development and training;
3. Marketing/Sales – Marketing research, Product promotion and selling;
4. Idea generating, Product innovation;
5. Business Operations, Inventory, Production, Day-to-Day operations;
6. Organizing and planning Business strategy, Organization structure policies, etc.

A woman of challenging attitude and firm determination, high in her goals, will certainly manage her enterprise successfully. Women are dreamers with high hopes and ambitions have a positive competition and are confident of her ability to deal with problems, have belief that hard work is a sure ingredient to success in entrepreneurial ventures. Profile of successful women entrepreneurs:

1. High need for achievement;
2. Commitment of conviction;
3. Capacity to analyze;
4. Risk taking;
5. Initiative and independence;
6. Hopeful about future and search for environment; and
7. High personnel efficiency.

Success depends on one's ability to prove the best by putting more efforts to succeed. Though women have the traits of being an entrepreneur such as achievement-oriented, responsible, moderate risk factor, success-oriented, energetic, forward looking, organized, still the number of women entering the entrepreneurship is very low. The turnout of women entrepreneurs is minimum because a woman is given lower status in the society. Though women are considered as weaker gender physically, mentally they are more capable and alert in managing things. Through age's women have been managing homes and small finances in their best possible way. Women are easily accessible to management techniques and they adopt them quickly with utmost sincerity and honesty. The Government is also utmost importance to the enhancement of women status in all sectors and walks of life. Effective strategies, policies are being formulated and implemented to achieve this end.

BARRIERS OF WOMEN ENTREPRENEURSHIP

In India women entrepreneurs are not free from problems in managing their units. They are facing a number of problems from internal as well as external environment. Women are not getting any encouragement from their family members as well as government side. They are facing multifarious problems like:

- Severe competition from the units which are managed by male entrepreneurs.
- Non-availability of raw material. The prices of raw material also at high side.
- Getting of required financial support is a big problem to the women entrepreneurs.
- Women entrepreneurs are facing problems of managerial deficiency.
- Technical know-how is another problem to the women entrepreneurs.
- Women entrepreneurs are having lesser economic and social risk bearing capacity.
- The inheriting inferiority complex of the women is a great barrier to the women entrepreneurs.
- Lack of specialized training to the women particularly in rural areas.
- Lack of sufficient infrastructure facilities is also discouraging the women to enter in the industrial sector in general and cooperative sector in particular.
- Lack of proper encouragement from the government by the way of special incentive packages exclusively for the women entrepreneurs.

LITERATURE REVIEW

In his study, *Small Business Opportunities for Women in Jamaica*, Nelson (1991) revealed that women were concentrated in businesses which required the least capital outlay or an extension of household activities. The study also revealed that women entrepreneurs were dependent on their business to maintain their homes and support their families.

Sikha Sahai (2005), has highlighted that presently women enterprise about 10 per cent of the total entrepreneurs in India. It is clear that this percentage is growing every year. If prevailing trends continue, it is not unlikely that in another five years, women will comprise 20 per cent of the entrepreneurial force in India.

Lall & Sahai, (2008), conduct a comparative assessment of multi-dimensional issues & challenges of women entrepreneurship, & family business. The study identified Psychographic variables like, degree of commitment, entrepreneurial challenges & future plan for expansion, based on demographic variables. Through stratified random sampling & convenience sampling the data have been collected from women entrepreneurs working in urban area of Lucknow. The study identified business owner's characteristics as self perception self esteem, Entrepreneurial intensity & operational problem for future plans for growth & expansion. The study suggested that though, there has been considerable growth in number of women opting to work in family owned.

Tambunan, (2009), made a study on recent developments of women entrepreneurs in Asian developing countries. The study focused mainly on women entrepreneurs in small and medium enterprises based on data analysis and review of recent key literature. This study found that in Asian developing countries SMEs are gaining overwhelming importance; more than 95% of all firms in all sectors on average per country. The study also depicted the fact that representation of women entrepreneurs in this region is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints. However, the study revealed that most of the women entrepreneurs in SMEs are from the category of forced entrepreneurs seeking for better family incomes.

STATEMENT OF THE PROBLEM

Entrepreneurship development among women has picked up momentum in recent years. Several factors contributed to this most welcome phenomenon. The policies of the Central and State Governments in the matter of industrial development have undergone sweeping changes in the recent past, particularly in the post-liberalization era. A series of measures, conferring a wide variety of special concessions, subsidies, incentives, rebates, reliefs are enunciated. A number of other quite substantial inducements are also offered for women entrepreneurs with innovative skills, dynamism, commitment and preparedness to take risk and invest all their energies, intelligence and resources in promoting and developing industrial and commercial units. With an objective of rendering the requisite financial, technical, managerial, marketing, information and infrastructural, etc, support and guidance to the existing and prospective women entrepreneurs, liberal financial assistance has been made available under various employment programmes. The contributions made by the institutions, organizations and government departments are indeed commendable and are primarily responsible for accelerating the process and the movement of women entrepreneurship development in India. It is true that quite laudable efforts have been made in recent years for the development of women entrepreneurship in India, but the irony of the situation is that several women entrepreneurs have their owes, grievances and harrowing episodes. Several of the women entrepreneurs, who have set up industrial and commercial units with great optimism, are not able to achieve all their targeted goals. It is all because of plethora of problems they are confronted with in the course of promotion and development of their units. Several of these units have not been able to achieve the desired levels of operational efficiency and economic viability. With this backdrop the present paper entitled **"Problems and Prospects of Women Entrepreneurship in India - An Investigative Study in Chittoor District of Andhra Pradesh"** is a modest attempt in this direction and purports to identify the problems and prospects of women entrepreneurs in Chittoor district.

OBJECTIVES OF THE STUDY

1. To analyze the socio-economic profile, educational and family background of women entrepreneurs in Chittoor district.
2. To identify the reasons that made the women entrepreneurs in Chittoor district to start the business enterprises.
3. To ascertain the factors responsible for success of women entrepreneurs in Chittoor district.
4. To study the problems faced by the women entrepreneurs in Chittoor district.
5. To examine the prospects of women entrepreneurs in Chittoor district.
6. To suggest the strategies for further development of women entrepreneurship in Chittoor district.

METHODOLOGY FOR THE STUDY

In view of the objectives of the study listed above, an exploratory research design has been adopted. To study the problems and prospects of women entrepreneurs in Chittoor district, a structured questionnaire covering different aspects of women entrepreneurs was devised and administered among the sample women entrepreneurs.

SOURCES OF DATA

The study includes the collection of data from both primary and secondary sources. The primary data has been collected by conducting a survey among the sample women entrepreneurs with the help of a well-structured questionnaire. The secondary data has compiled from the various published books, magazines, research projects, research papers and articles, etc.

SAMPLE FRAME

There are more than 500 women entrepreneurs in Chittoor district. A detailed study of such large number of women entrepreneurs is a herculean task for an individual researcher. Therefore, to keep the inquiry within manageable but yet reliable limits, a sample of 80 women entrepreneurs in the district across the business concerns like Garments, Parlours and Health Club, Food, Retail, School, Marketing and Advertising, Paper and Ceramics, Leather, Engineering and Electronics, Real estate, miscellaneous, etc, was taken as the sample by using the stratified sampling method.

HYPOTHESIS

1. H_{01} : There is close association between the marital status of women and their entry into business.
2. H_{02} : The religion and caste of the women entrepreneurs and their participation in the business are dependent each other.
3. H_{03} : Qualification of the respondents and their efforts to get job before entering into business are dependent each other.
4. H_{04} : There is no significant variation between the nature of family and its influence on the women's participation in business.
5. H_{05} : The spirit of women entrepreneurs and Government support/assistance are dependent each other.

TOOLS FOR DATA ANALYSIS

The data collected for the study has analyzed logically and meaningfully to arrive at logical and meaningful conclusions. The statistical tools, viz., simple percentages, weighted score analysis, χ^2 test are used.

LIMITATIONS OF THE STUDY

The study of women entrepreneurs' perception had to be carried under two major limitations. One of them was the small size of the sample selected. A sample of 80 women entrepreneurs appears to be inadequate to draw generalizations on the issues involved. However, considering the inhibiting factors that the researcher had to encounter, the present sample size appeared to be the best possible alternative under the circumstances. Secondly, an elaborate questionnaire was used consisting many questions to elicit the women entrepreneurs responses on various aspects, the respondents did not answer all the questions and some questions had to be left out of the analysis.

DATA ANALYSIS AND INTERPRETATION

General profile of respondents

The general profile of the sample respondent women entrepreneurs is given in Table – 1. From the data provided, the following inferences may be drawn.

- a. Out of the 80 respondent women entrepreneurs taken for the study, 20 per cent belonged to the age group of 25-34 years, 48.75 per cent belonged to 35-44 years, 17.5 per cent belonged to 45-54 years and 13.75 belonged to 55+ year's age.
- b. 25 per cent of the respondents belonged to forward community, 35 per cent belonged to backward community, 33.75 per cent belonged to most backward community and only 6.25 per cent of them belonged to SC/ST community.
- c. Regarding the marital status 75 per cent are married, 16.25 per cent are unmarried, 7.5 per cent are divorced and 1.25 per cent is divorced.
- d. Among the sample respondents, 10 per cent are illiterates, 27.50 per cent have studied up to 10th standard, 36.25 per cent are graduates, 16.25 per cent are post graduates and 10.00 per cent are technically qualified.
- e. Regarding the family type 80 per cent of the women entrepreneurs are from nuclear family and 20 per cent of them are from joint family.
- f. 50 per cent of the respondents are first generation entrepreneurs, 40 per cent of them got that position from their parents and only 10 per cent of them have their in-laws as entrepreneurs.
- g. 80 per cent of the respondents had the previous experience and only 20 per cent are fresher's.
- h. 50 per cent of the respondents received manual help from their family members, 20 per cent of them have received advisory support and 30 per cent of them have received financial support.
- i. Only 20 per cent of the respondents spent up to 4 hours towards their business, 40 per cent of them from 4 to 8 hours, 30 per cent of them from 8 to 12 hours and 10 per cent of them spent more than 12 hours.
- j. Among the respondents, 40 per cent run the business in rural area and 60 per cent run in urban areas.
- k. Regarding ownership, 66 per cent of them have 100% self-owned firms and 33 per cent of them have partnership firms.
- l. About financial assistance, 15 per cent of the respondents have received soft loans, 70 per cent have enjoyed the subsidy and 15 per cent have received power concession.

TABLE – 1: GENERAL PROFILE OF SAMPLE WOMEN ENTREPRENEURS

Particulars	Classification	No. of Respondents	Percentage to total
Age (Years)	25 – 34	16	20.00
	35 – 44	39	48.75
	45 – 54	14	17.50
	55 +	11	13.75
Community	Forward	20	25.00
	Backward	28	35.00
	Most Backward	27	33.75
	SC/ST	5	6.25
Marital Status	Married	60	75.00
	Unmarried	13	16.25
	Divorced	6	7.5
	Widow	1	1.25
Educational Qualifications	Illiterate	8	10.00
	Up to 10 th Standard	22	27.50
	Under Graduation	29	36.25
	Post Graduation	13	16.25
	Technical Education	8	10.00
Family Type	Nuclear Family	64	80.00
	Joint Family	16	20.00
Category of Women Entrepreneurship	First Generation Entrepreneurs	40	50.00
	Parents as Entrepreneurs	32	40.00
	In-laws as Entrepreneurs	8	10.00
Experience as Women Entrepreneur	Yes	64	80.00
	No	16	20.00
Form of Family Help	Manual Help	40	50.00
	Advisory Support	16	20.00
	Financial Support	24	30.00
Time Spent	Up to 4 hours	16	20.00
	4 – 8 hours	32	40.00
	8 – 12 hours	24	30.00
	More than 12 hours	8	10.00
Location	Rural	32	40.00
	Urban	48	60.00
Ownership	100% Self owned	53	66.00
	Partnership	47	33.00
Forms of Financial Assistance	Soft Loan	12	15.00
	Subsidy	56	70.00
	Power Concession	12	15.00

Source: Compiled from the Questionnaire administered to the sample respondent women entrepreneurs

Marital Status of Women and their Entry into Business

The information relating to marital status of the respondent women entrepreneurs and its effect in entering into business is provided in Table – 2. The survey results have proved that the majority of the married women (76 per cent) were stepped into business. This indicates that women have succeeded in breaking the traditional barricades of living within four walls after the marriage.

H₀₁: There is close association between the marital status of women and their entry into business.

TABLE – 2: MARITAL STATUS OF WOMEN AND THEIR ENTRY INTO BUSINESS

Marital Status	Participation in Business		Total
	Affected	Not Affected	
Married	34 (55.74)	27 (44.26)	61 (76.00)
Unmarried	17 (89.50)	2 (10.50)	19 (24.00)
Total	51	29	N = 80
χ^2 calculated value = 7.43 For $v = 1$, $\chi^2_{0.05} = 3.841$ (at 1 degrees of freedom and 5% level of significance) χ^2 calculated value > $\chi^2_{0.05}$ at 5% level of significance			

Source: Compiled from the Questionnaire administered to the sample respondent women entrepreneurs.

Note: Figures in parenthesis represents percentages to total.

Since the calculated value is higher than the table value, the null hypothesis is rejected. That is to say, marital status of the women entrepreneurs has direct influence on their business career. Another important finding of the study is that, family members had also encouraged the decision of taking part in services sector like opening parlour, tailoring shop, apparel shop, and departmental stores, photocopy centres next to her door step or within their locality. This clearly indicates that women get social security as well as generate surplus income by working close to the house and the family members.

Selection of Industries by Women Entrepreneurs

The traditional belief about the women enterprises around the 3 Ps of kitchen, i.e., papad, pickles, and powders (spices) were not found in the sample entrepreneurs. Rather, they have broken away from the beaten tracks and were exploring new avenues of economic participation. Table – 3 presents data relating to the type of enterprises chosen by the sample women entrepreneurs. It is observed from the table that the women entrepreneurs in the sample are engaged in diverse activities. As many as 78.50 per cent of them are engaged in traditional business activities like garments, food products and processing, parlours and health clubs, leather works, wood works, etc. The remaining were engaged in retail outlets (8.75 per cent), maintaining schools (2.50 per cent), oil and rice mills (3.75 per cent) marketing and advertising (1.25 per cent), engineering and electronics (2.50 per cent) and the remaining are in real estate (2.50 per cent) respectively.

TABLE – 3: SELECTION OF INDUSTRIES BY WOMEN ENTREPRENEURS (TYPE OF WOMEN ENTERPRISES)

Type of Enterprise	No. of Respondents	Percentage to total
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Garments	23	28.75
Food Products and Processing	27	33.75
Parlours and Health Club	5	6.25
Retail outlets	7	8.75
Schools	2	2.50
Oil and Rice Mills	3	3.75
Marketing and Advertising	1	1.25
Paper, Ceramics, Leather works, etc.	4	5.00
Wood works	4	5.00
Engineering and Electronics.	2	2.50
Real estate	2	2.50
Total	80	100.00

Source: Compiled from the Questionnaire administered to the sample respondent women entrepreneurs.

Religion wise participation of Women in Business

In a democratic country like India, religion plays an important role in all the activities, particularly, in business sector. The survey results shows that over 81 per cent of the women entrepreneurs were of Hindu religion, 12.50 per cent of the women entrepreneurs were of Christian religion and the remaining 6 per cent were Muslim women, who have dared to cross all the religious boundaries to stand unique in the front line of business.

H₀₂: The religion of the women entrepreneurs and their participation in the business are dependent each other.

TABLE – 4: RELIGION WISE PARTICIPATION OF WOMEN IN BUSINESS

Religion of Women Entrepreneurs	Affected	Not Affected	Total
Hindus	36 (55.40)	29 (44.60)	65 (81.25)
Muslims	4 (80.00)	1 (20.00)	5 (6.25)
Christians	8 (80.00)	2 (20.00)	10 (12.50)
Total	48	32	N = 80
χ^2 calculated value = 3.07 For $v = 2$, $\chi^2_{0.05} = 5.992$ (at 2 degrees of freedom and 5% level of significance) χ^2 calculated value < $\chi^2_{0.05}$ at 5% level of significance			

Source: Compiled from the Questionnaire administered to the sample respondent women entrepreneurs.

Note: Figures in parenthesis represents percentages to total.

As the calculated value of chi-square is lesser than the table value, the null hypothesis is accepted. That is, the religion of the entrepreneur will not have influence on the women to participate in business and growth of them.

Size of Investment in Women Enterprises

It is often complained by the women entrepreneurs about their access to availability of funds from financial institutions. The study reveals that the size of funds used in women enterprises are very small and are provided from their own sources. Data relating to investment are given in Table – 5. It is observed from the table that most of the units have a very little asset base. 40 per cent of the units have a total investment including working capital less than ₹ one lakh and 68.75 per cent of the units are operating from rented accommodations. The investment in plant and machinery and other fixed assets is less than ₹ one lakh in case of 67.50 per cent of the units, while 77.50 per cent of the units have working capital less than ₹ one lakh. Only 21.25 per cent of the units invested ₹ five lakhs or more in land and building, while 36.50 per cent of the total units in this range.

TABLE – 5: SIZE OF INVESTMENT IN WOMEN ENTERPRISES (₹ IN LAKHS)

Size of Investment	Land & Building	Plant and Mech. and Other FAs'	Working Capital	Total
Below 1.0	2	54 (67.50)	62 (77.50)	32 (40.00)
1.0 to 5.0	6	9 (11.25)	5 (6.25)	19 (23.75)
1.0 to 10	6	8 (10.00)	5 (6.25)	11 (13.75)
10 to 20	8	5 (6.25)	5 (6.25)	8 (10.00)
20 and above	3	4 (5.00)	3 (3.75)	10 (12.50)
Total	25*	80	80	80

Source: Compiled from the Questionnaire administered to the sample respondent women entrepreneurs.

*Rest 55 units are operating from rented accommodation.

Note: Figures in parenthesis represents percentages to total.

Motivational Aspects of Women Entrepreneurs

One of the important problems which most of the working women including the entrepreneurs face is the long working hours and the absence from the home. But, most of the women entrepreneurs in our sample reveal that they got good support from their family members and hence are living happily with their husbands and children. A significant fact emerged from the survey is that the women entrepreneurs possessed adequate skill and strong motivation and run their units. The basic sources of motivation and the responses of the women entrepreneurs are presented in Table – 6. It is observed from the table that earning money was the predominant motive for 44.58 per cent of the respondents. It is implied from this motive that they want to be financially independent. It is followed by the desire to become independent (24.80 per cent), to prove oneself (18.54 per cent), status (5.42 per cent), utilization of one's skill and knowledge (3.54 per cent) and previous job satisfaction (3.12 per cent). Several studies have indicated that the desire to be independent is the predominant motive to take up some gainful activities, but in the present study earning more money is the predominant motivating factor. It is mainly due to the economic pressure of the family on them.

TABLE – 6: SOURCES OF ENTREPRENEURIAL MOTIVATION

Motives	No. of Respondents			Weighted Score	Rating (Per cent)	Rank
	No. One	No. Two	No. Three			
Desire to be Independent	21	18	20	119	24.80	2
To prove oneself	15	15	14	89	18.54	3
Status	5	2	7	26	5.42	4
Earning more money	33	40	35	214	44.58	1
Previous Job dissatisfaction	2	3	3	15	3.12	6
Utilization of one's skill and knowledge	4	2	1	17	3.54	5
Total	80	80	80	480	100.00	

Source: Compiled from the Questionnaire administered to the sample respondent women entrepreneurs.

Push and Pull Factors of Women Entrepreneurship

Another important problem that the study has addressed is how the women become entrepreneurs. To explain this process, the study has identified some situational factors which prompt them to be entrepreneurs. The responses of the sample entrepreneurs are presented in Table – 7. It is observed from the table that first five factors are conducive for the enterprise creation and hence considered to be positive push and pull factors, while the last two are negative factors which force somebody to be an entrepreneur. The most important factor considered by the respondents for entrepreneurship is the attractive source of income (67.50 per cent), followed by the inspiration and support from the family members (58.75 per cent). The respondents think that the unemployment and unsuitable working conditions are the compelling factors to take up this profession. The inner feeling of doing something better (competencies) associated with previous experience (15.00 per cent) prompts some of them to be entrepreneurs.

TABLE – 7: PUSH AND PULL FACTORS OF WOMEN ENTREPRENEURSHIP

Factors	No. of Respondents	Percentage to total
Attractive sources of Income	54	67.50
Education	18	22.50
Family Support	47	58.75
Government policies and incentives	18	22.50
Competencies and experience	12	15.00
Unable to find suitable employment	27	33.75
Unsuitable working environment	15	18.75

Source: Compiled from the Questionnaire administered to the sample respondent women entrepreneurs.

Respondents' pre-entrepreneurship efforts for getting job

The data relating to job attempts made by the respondents before establishing the enterprise is provided in Table - 9. Majority (74 per cent) of the respondents did not try for any jobs and the rest of them (26 per cent) made an attempt to get some job either in government sector or in private sector, but were not successful. As a result they started their own enterprise. The following hypothesis was put to test in this regard.

H₀₃: Qualification of the respondents and their efforts to get job before entering into business are dependent each other.

TABLE – 9: EFFORTS MADE BY THE RESPONDENTS FOR GETTING OTHER JOBS

Respondents Qualification	Job attempts made before establishing own enterprise		Total
	Attempted	Not Attempted	
Up to 10 th Standard	1 (16.67)	5 (83.33)	6
Under Graduation	15 (34.10)	29 (65.90)	44
Post Graduation	8 (32.00)	17 (68.00)	25
Technical Education	2 (40.00)	3 (60.00)	5
Total	21 (26.25)	59 (73.75)	N = 80
χ^2 calculated value = 3.22 For $v = 3$, $\chi^2_{0.05} = 7.81$ (at 3 degrees of freedom and 5% level of significance). χ^2 calculated value < $\chi^2_{0.05}$ at 5% level of significance.			

Source: Compiled from the Questionnaire administered to the sample respondent women entrepreneurs.

Note: Figures in parenthesis represents percentages to total.

The calculated value of chi-square is lesser than the table value; hence, the null hypothesis is accepted. This indicates that the qualification of the respondents and their efforts to get any other private or government job has not influenced them to start their own enterprises.

Nature of Family and its Influence on Women Entrepreneurship

The nature of family to which women entrepreneurs belongs is depicted in Table - 8. It is observed from the table that 58.75 per cent of the respondent women entrepreneurs belong to nuclear family and only 41.25 per cent of them belongs to joint family. The following hypothesis was put to test in this regard.

H₀₄: There is no significant variation between the nature of family and its influence on the women's participation in business.

TABLE – 8: NATURE OF FAMILY AS AN INFLUENCING FACTOR ON WOMEN'S PARTICIPATION

Nature of Family	Influencing factor on women's participation		Total
	Yes	No	
Nuclear Family	28 (59.60)	19 (40.40)	47 (58.75)
Joint Family	28 (84.84)	5 (15.16)	33 (41.25)
Total	56	24	N = 80
χ^2 calculated value = 6.12 For $v = 1$, $\chi^2_{0.05} = 3.841$ (at 1 degrees of freedom and 5% level of significance) χ^2 calculated value > $\chi^2_{0.05}$ at 5% level of significance			

Source: Compiled from the Questionnaire administered to the sample respondent women entrepreneurs.

Note: Figures in parenthesis represents percentages to total.

The calculated value is more than the table value. Therefore, the null hypothesis is rejected. That is, the nature of the family whether it is nuclear or a joint family, influenced in decision making of women regarding her entry into business. Another important finding from the study is that the women entrepreneurs from joint family faced acute problem; they were over strained by working at both the sides, managing both business and family; they had the problem of co-operation from other family members, difference of opinion due to age differences, etc.

Respondents received financial support from the Government

It is necessary to understand that government institutions are coming forward to extend financial support to women entrepreneurs. The information relating to this aspect is presented in Table - 10. The survey shows that only 20 per cent (16) of respondents got finance from government agencies, like, APSFC, DRDA, Commercial banks, etc. 80 per cent of the respondents have not received any such support from government agencies and they depend on their own contribution, from their family members, etc. A hypothesis has been put to test and the following results were drawn.

H₀₅: The spirit of women entrepreneurs and Government support/assistance are dependent each other.

TABLE – 10: THE SPIRIT OF WOMEN ENTREPRENEURS AND GOVERNMENT SUPPORT/ASSISTANCE

Received Govt. support/assistance	Entrepreneurial Spirit		Total
	Affected	Not affected	
Received	10 (62.50)	6 (37.50)	16 (20.00)
Not Received	14 (22.00)	50 (78.00)	64 (80.00)
Total	24	56	N = 80
χ^2 calculated value = 9.14 For $v = 1$, $\chi^2_{0.05} = 3.841$ (at 1 degrees of freedom and 5% level of significance) χ^2 calculated value > $\chi^2_{0.05}$ at 5% level of significance			

Source: Compiled from the Questionnaire administered to the sample respondent women entrepreneurs.

Note: Figures in parenthesis represents percentages to total.

The calculated value of chi-square is greater than the calculated value and, hence, the null hypothesis has to be rejected. That means the support and assistance by the government acted as a motivating factor to the women for venturing into the business world.

Sources of Finance to Women Entrepreneurs

Finance is the basic input for any activity and it forms the basis for all key inputs, viz., labour, material, machinery, etc. The data relating to financial sources of respondent women entrepreneurs is depicted in Table – 11. The table reveals that 45 per cent of the respondents have their self-owned sources of funds, 40 per cent of them have taken bank loan, 10 per cent of them have depend on the support by spouse/family, and only 5 per cent of them have other sources of finance. Therefore, for majority of the respondent's self-owned funds constitute the major source of finance.

TABLE – 11: SOURCES OF FINANCE TO WOMEN ENTREPRENEURS

Sources of finance	No. of Respondents	Percentage to total
Self-owned funds	36	45.00
Support by Spouse/family	8	10.00
Bank Borrowings	32	40.00
Other Sources	4	5.00
Total	80	100.00

Source: Compiled from the Questionnaire administered to the sample respondent women entrepreneurs.

Employment in Selected Women Enterprises

Manpower constitutes the most significant input factor along with other resources, viz., capital, machinery, material, methods, etc. The data relating to the manpower employed in the selected women enterprises is given in Table – 12. It is observed from the table that 70 per cent of the units were employing 3 to 5 workers, 12 per cent of the units were employing 6 to 10 workers, 8 per cent of the units had 11 to 20 workers and only 10 per cent had more than 21 workers. On an average, sample enterprises employed 7 full time workers.

TABLE – 12: TOTAL EMPLOYMENT IN SELECTED WOMEN ENTERPRISES IN CHITTOOR DISTRICT (2011-12)

Employment (No. of Persons)	No. of Enterprises	Percentage to total
3 to 5	56	70.00
6 to 10	10	12.00
11 to 20	6	8.00
21 and above	8	10.00
Total	80	100.00
Average Employment	7	--

Source: Compiled from the Questionnaire administered to the sample respondent women entrepreneurs.

Annual Turnover of sample Women Enterprises

The annual turnover of the selected women enterprises for the financial year 2011-12 is depicted in Table – 13. It is observed from the table that 16 per cent of the enterprises have the turnover below ₹. 1 lakh, 46 per cent of the enterprises have ₹. 1 to 10 lakhs, 23 per cent of the enterprises have ₹. 10 to 20 lakhs, 10 per cent of the enterprises have ₹. 20 to 30 lakhs and only 5 per cent of the enterprises have the turnover of above ₹. 30 lakhs. The mean annual turnover of the selected enterprises was ₹. 13.50 lakhs.

TABLE – 13: TOTAL ANNUAL TURNOVER OF SELECTED WOMEN ENTERPRISES IN CHITTOOR DISTRICT (2011-12)

Turnover (₹. in lakhs)	No. of Enterprises	Percentage to total
Below 1.0	13	16.00
1.0 to 10.0	37	46.00
10.0 to 20.0	18	23.00
20.0 to 30.0	8	10.00
30.0 and above	4	5.00
Total	80	100.00
Average Turnover	₹. 13.50 lakhs	

Source: Compiled from the Questionnaire administered to the sample respondent women entrepreneurs.

Net Profit of sample Women Enterprises

Net profit is the difference between total revenue and expenditure. The data concerning to the net profit of the selected women enterprises for the financial year 2011-12 is depicted in Table – 14. 36 per cent of the units had incurred loss during the year. The net profit of 36 per cent of units was below ₹. 1 lakh while it was more than ₹. 5 lakhs in case of 4 per cent of units. The average net profit was ₹. 1.02 lakhs. The net profit was high in service enterprises. Most of the manufacturing enterprises incurred loss during the year.

TABLE – 14: NET PROFIT OF SELECTED WOMEN ENTERPRISES IN CHITTOOR DISTRICT (2011-12)

Net Profit (₹. in lakhs)	No. of Enterprises	Percentage to total
Loss above 1.0	8	10.00
Loss below 1.0	21	26.00
Profit below 1.0	29	36.00
Profit 1.0 to 5.0	21	26.00
Above 5.0	3	4.00
Total	80	100.00
Average Profit	₹. 1.02 lakhs	

Source: Compiled from the Questionnaire administered to the sample respondent women entrepreneurs.

Challenges faced by the respondent women entrepreneurs

Indian society is characterized by male chauvinism on account of which talented and energetic Indian women cut notice in high-flying business activities which are traditionally dominated by men. The conventions and traditions prevalent in our society are not favourable for women to set up business units and if they enter this field they may have to eat the humble pie because of non-cooperation and meddlesome attitude of our society. The data relating to the challenges faced by the respondents is depicted in Table – 15.

TABLE – 15: PROBLEMS OF SELECTED WOMEN ENTREPRENEURS

Nature of the Problem	No. of respondents	Percentage to total
Power problem	16	20.00
Technical/management assistance problem	13	16.25
Financial problem	19	23.75
Manpower/human resources problem	9	11.25
Problem of marketing their products	11	13.75
Problem of availability of raw materials	4	5.00
Penetrating competition	2	2.50
Constraints in mobility	2	2.50
Lack of proper training on innovative business practices	2	2.50
Poor support from family members	2	2.50
Total	80	100.00

Source: Compiled from the Questionnaire administered to the sample respondent women entrepreneurs.

It is observed from the above table that the majority of the respondents (23.75 per cent) have struggled due to financial problem, while 20 per cent of them have struggled due to power problem, 16.25 per cent of them have faced technical/management assistance problem, 13.75 per cent of the respondents have highlighted the problem of marketing their products, 11.25 per cent of them have expressed the problem of manpower/human resources, 5 per cent of the respondents have expressed the problem of availability of raw materials and only a few respondents (2.5 per cent) faced the problems like penetrating competition, constraints in mobility, lack of proper training on innovative business practices and poor support from family members.

SUGGESTIONS

In the light of interaction with the sample respondents and the foregoing analysis of data, the researcher has offered the following suggestions for the betterment of women entrepreneurs in general and in Chittoor district in particular.

1. Free training on technical aspects, marketing and financial management should be offered. Further, women entrepreneurs are advised to undergo some HR training conducted by SME's. This would help them to acquire knowledge of emerging HR policies and practices, which in turn, causes for cordial relations with the employees.
2. Proper co-ordination between executives of promotional agencies and viable entrepreneurs must be promoted.
3. In the modern market era (liberalization, privatization and globalization), the entrepreneurs should attend to trade fairs and exhibitions to acquire more knowledge on the recent trends and developments at the national and international level.
4. The State Financial Institutions, District Industries Centres (DICs), Association of Women Entrepreneurs, Organizations like FICCI, CII, NABARD, SIDBI, etc. could set up guidance cells for women entrepreneurs.
5. Rural women entrepreneurs should be given liberty to choose their business activity. This creates interest in the entrepreneur and attracts her commitment.
6. A most striking problem among majority of the entrepreneurs is the 'finance'. Estimation of financial requirements and assistance by the government agencies is unrealistic. Apart from providing concessional financial assistance to the entrepreneurs in rural areas, more important is providing sufficient finance to run their business operations.
7. To promote women entrepreneurs effectively, integration of governments supporting agencies, in providing inputs and marketing of finished products, is necessary.
8. Adequate data regarding marketing situation should be made available to the women entrepreneurs.
9. Adequate follow-up support to the women entrepreneurs.
10. The government should ensure speedy change from traditional occupation to modern business enterprises in order to take the maximum advantage of the new market conditions and available new technology.
11. The government should make planned efforts to inculcate the spirit of entrepreneurship among women through many incentives and developmental programmes.
12. Last but not least is the family support for women entrepreneurs. Family support boosts the morale and confidence in them and gives strength to fight various problems.

If the suggestions offered above are implemented, no doubt, the women entrepreneurship in the district will take its new path and causes for sound employment and self sufficiency and the country will become the most entrepreneurial country.

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